

Northeastern Star Asset Management, Inc. is an SEC-registered investment adviser that provides advisory services. This document is a summary of the types of services we provide and how you pay for these services. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment management, financial planning, and retirement plan services. Our investment management services include active management of your assets based upon individual financial and personal needs, investment objects, time horizon and risk tolerance. For our investment management services, we manage your assets on a discretionary basis as outlined in your advisory agreement. This gives us authority to execute trades and manage your investment portfolio. We initially review your risk tolerance, time horizon, and any restrictions to tailor a portfolio that conforms to your investment objectives that we monitor on an ongoing basis but no less than annually. Although we manage assets on a discretionary basis, we must receive your permission to change your desired risk tolerance on your accounts.

We typically invest in mutual funds, exchange traded funds (ETFs), individual debt and equity securities. Our financial planning involves reviewing your overall financial situation, personal and financial goals, risk tolerance and objectives. Generally, the minimum asset size accepted for financial planning and investment management is \$100,000.00 but is up to the firm's discretion. We also offer retirement plan consulting services to plan sponsors and to individual participants in retirement plans.

For additional information, see Item 4 of our Form ADV Part 2 which can be found [here](#).

Key questions to ask:

- Given my financial situation, should I choose an investment advisory service? Why or why not?
- How will you choose investments to recommend to me?
- What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

What fees will I pay?

We charge an asset-based fee for investment management services which you pay whether you make or lose money on your investments. Since this is an asset-based fee, the more assets you have in your account, the more you will pay in fees; thus, we may have an incentive to encourage you to increase the assets in your account. These fees are billed quarterly in arrears, based upon the market value in your account, and will be deducted directly from your investment account. Our advisory fees do not include fees related to brokerage commissions, transaction fees, and other related account costs and various expenses. Other fees and costs are also deducted from your account and will appear on your quarterly statement from your broker and/or custodian bank.

Financial planning fees are available through an hourly fee arrangement of \$250 per hour or an agreed upon fixed fee of no more than \$2,500. Fees for our retirement plan services are based on the value of the Plan's assets but will be no more than an annual fee of 0.50%.



You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. For additional information, please see Item 5 of our Part 2A which can be accessed [here](#).

Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs? How much will be invested for me?

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we must act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means. For additional information. Please see Item 10 of Part 2A which can be accessed [here](#).

Insurance Products: Some of our investment professionals are licensed to sell insurance and the Firm collects commission when insurance policies are sold. This creates a conflict of interest as it provides an incentive for our Firm to recommend these products. You are under no obligation to implement any insurance or annuity transaction through your investment adviser representative.

Accredited Tax Preparer: Paul Dubendorf serves in his personal capacity as an Accredited Tax Preparer (ATP) in conjunction with B & D Tax Services, Inc., d/b/a Dube's Tax & Payroll Services. Clients needing assistance with tax preparation and/or account services may be referred to Mr. Dubendorf, but are not obligated to use his services.

How might your conflicts of interest affect me and how will you address them?

How do your financial professionals make money?

Northeastern Star employees are compensated based on an annual fixed salary, which is based on a number of different factors, including the skill, job duties, and experience of the individual, and a discretionary bonus. The discretionary bonus takes into account several possible factors including the firm's profitability, the value and number of accounts overseen by the employee, and new accounts introduced by an employee to our Firm. No employee's compensation is solely tied to the investment performance of assets under management.

Do you or your financial professionals have legal or disciplinary history?

No. A free and simple search tool to research us and our financial professionals is available at investor.gov/CRS.

As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional information about our investment advisory services and an up-to-date copy of the relationship summary is available by contacting us at (717) 732-2719 or by contacting the Chief Compliance Officer, Ken Ferrone at kferrone@nestarassetman.com.

Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?"